



# Tourism Funding Programs

PHOTO CREDIT: ALASKA DIVISION OF TOURISM

Alaska Division of Community and  
Business Development



# Table of Contents



Alaska Division of  
Community and  
Business  
Development

Alaska Commercial Fishing and Agriculture Bank (CFAB) .....	1
Alaska Grown Program .....	2
Alaska Growth Capital .....	3
Alaska Inventors and Entrepreneurs Association .....	4
Alaska InvestNet .....	5
Alaska Minority Business Development Center .....	6
Alaska Regional Development Organizations (ARDORs) .....	7
Alaska Rural Development Council .....	8
Alaska Scenic Byways Program .....	9
Alaska State Office of Tourism .....	10
Business and Export Loan Guarantee Program .....	11
Business and Industry Loans .....	12
First Alaskans Foundation .....	13
First Nations Development Institute .....	14
Historic Preservation Grants-In-Aid .....	15
Indian Arts and Crafts Development .....	16
Intermediary Relending Program .....	17
Loan Assumption Programs .....	18
Loan Participation Program .....	19
Mini-Grants Assistance Program .....	20
Land and Water Conservation Fund Grants .....	21
Private Lands Wildlife Management .....	22
Recreational Trails Grant Program .....	23
Resource Conservation and Development .....	24
Revolving Loan Fund, AVCP .....	25
Rural Business Enterprise Grants .....	26
Rural Development Initiative Fund .....	27
Rural Economic Development Loan Program .....	28
Service Corps of Retired Executives (SCORE) .....	29
Business Procurement Assistance, 8(a) Program .....	30
Small Business Administration (SBA) .....	31
Small Business Economic Development Revolving Loan Fund .....	32
Southeast Alaska Revolving Loan Fund .....	33
Village Wildlife Conservation Cooperative .....	34

# Funding Program Summary

The following is a quick reference chart to give you an idea of the funding programs available for tourism projects based upon your eligibility. Place yourself in one of the eligibility categories across the top of the chart and read down to find out which funding or assistance programs may be available to you. This list is intended as a guide only, is subject to change, and is not necessarily completed.

Tourism Funding Programs by Administrative Agency	Business	General Public	Government	Non-Profit	Native Orgs.
<b>GRANTS</b>					
Alaska Grown Program	X	X	X	X	X
Alaska Minority Business Development Center	X	X	X	X	X
Alaska Regional Development Organizations - State	X	X	X	X	X
Alaska Scenic Byways Program	X	X	X	X	X
First Alaskans Foundation			X	X	X
First Nations Development Institute					X
Historic Preservation Grants-in-Aid			X	X	X
Mini-Grants Assistance Program			X	X	X
Outdoor Recreation Land and Water Conservation Fund			X	X	
Recreational Trails Grant Program	X		X	X	X
Rural Business Enterprise Grant			X	X	X
<b>LOANS</b>					
Alaska Commercial Fishing and Agriculture Bank (CFAB)	X	X			X
Alaska Growth Capital	X	X	X	X	X
Alaska Minority Business Development Center	X	X		X	X
Alaska Regional Development Organizations - State	X	X	X	X	X
Association of Village Council Presidents (AVCP) Revolving Loan Fund	X				X
Business and Export Assistance Program - AIDEA	X				
Business and Industry Loans	X	X		X	X
First Nations Development Institute					X
Intermediary Relending Program	X		X	X	X
Loan Assumption Programs	X	X			
Loan Participation Program - AIDEA	X		X	X	X
Revolving Loan Fund - AVCP	X	X	X		X
Rural Development Initiative Fund Loan Program	X				
Rural Economic Development Loan Program	X		X	X	X
Small Business Economic Development Revolving Loan Fund	X				
Southeast Alaska Revolving Loan Fund	X		X	X	X

# Funding Program Summary

Continued from previous page.

Tourism Funding Programs by Administrative Agency	Business	General Public	Government	Non-Profit	Native Orgs.
<b>TECHNICAL ASSISTANCE</b>					
Alaska Grown Program	X	X		X	X
Alaska Inventors and Entrepreneurs Association	X	X	X	X	X
Alaska Investnet	X	X			X
Alaska Minority Business Development Center	X	X		X	X
Alaska Regional Development Organizations - State	X	X	X	X	X
Alaska Rural Development Council	X	X	X	X	X
Alaska State Office of Tourism	X	X	X	X	X
Cooperative Development Center				X	
First Nations Development Institute					X
Indian Arts and Crafts Development					X
Private Lands Wildlife Management	X	X	X	X	X
Resource Conservation and Development	X	X	X	X	X
SBA Business Development Assistance (SCORE)	X	X			X
SBA Minority Enterprise Development	X				X
Small Business Development Centers	X	X	X		X
Village Wildlife Conservation Cooperative					X
<b>DATA AND INFORMATION</b>					
Alaska Grown Program	X	X		X	X
Alaska Inventors and Entrepreneurs Association	X	X	X	X	X
Alaska Investnet	X	X			X
Alaska Minority Business Development Center	X	X		X	X
Alaska Regional Development Organizations - State	X	X	X	X	X
Alaska Rural Development Council	X	X	X	X	X
Alaska State Office of Tourism	X	X		X	X
First Nations Development Institute					X
Private Lands Wildlife Management	X	X	X	X	X
Resource Conservation and Development	X	X	X	X	X
SBA Business Development Assistance (SCORE)	X	X			
Small Business Development Centers	X	X	X		X
Village Wildlife Conservation Cooperative					X

# Alaska Commercial Fishing and Agriculture Bank (CFAB)

## Administrative Agency

Private For-Profit: Alaska Commercial Fishing and Agriculture Bank

## Program Goals

CFAB's authority and mission is limited to providing financing to the commercial fishing, agriculture, tourism and other resource-based industries in Alaska.

## Resource Provided

Provides loans to Alaskan residents.

## Eligibility

To become a CFAB borrower, an applicant must be commercially involved in one of the industries mentioned: commercial fishing, agriculture, tourism or other resource-based industries. The applicant must be an Alaska resident, must be an individual member of a partnership. The majority ownership and control of corporations or other legal entities must rest with Alaska residents.

## Alaska Program Status

The Alaska Commercial Fishing and Agriculture Bank was established as a private cooperative by a special Alaska statute, and began operations in 1980.

## Comments

Borrowers have the opportunity to participate in CFAB's annual financial results through a partial refund of interest paid. CFAB is controlled by a Board of Directors whose members are elected by, and from among its stockholders.

## Contact

Alaska Commercial Fishing and Agriculture Bank  
2550 Denali St., Suite 1201  
Anchorage, AK 99503-2737  
Phone: (907) 276-2007 or (800) 544-2228  
Fax: (907) 279-7913  
E-Mail: [cfabanch@gci.net](mailto:cfabanch@gci.net)  
Web Site: <http://www.cfabalaska.com/>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

---

## Page 2

# Alaska Grown Program

## Administrative Agency

State Agency: Division of Agriculture, Department of Natural Resources

## Program Goals

Alaska Grown is a marketing and quality assurance program designed to support and increase the sales of Alaskan agriculture products. The program works to bring producers, wholesalers and retailers together based on sound marketing information.

## Resource Provided

The Alaska Grown logo and point of sale material. The program also provides product grading, marketing support programs and facilitation of commercial agricultural transactions.

## Eligibility

Producers of agricultural products, grown or developed in Alaska must apply for authorization in order to use the logo and point of sale material.

## Contact

Doug Warner, Development Specialist  
Alaska Department of Natural Resources  
Division of Agriculture  
1800 Glenn Hwy, Suite 12  
Palmer, AK 99645-6736  
Phone: (907) 745-7200  
Fax: (907) 745-7112  
E-Mail: [douglas\\_warner@dnr.state.ak.us](mailto:douglas_warner@dnr.state.ak.us)  
Web Site: [http://www.dnr.state.ak.us/ag/ag\\_ms.htm](http://www.dnr.state.ak.us/ag/ag_ms.htm)

# Alaska Growth Capital

## Administrative Agency

Private Profit: Alaska Growth Capital

## Program Goals

To provide a financing alternative to businesses that may have trouble gaining access to traditional bank financing. Alaska Growth Capital makes a special effort to reach out to three types of business: 1) rural, 2) minority-owned, and 3) those using innovative technology.

## Eligibility

Alaska Growth Capital can finance any business within the state, but focuses on businesses that are expanding Alaska's economy. The primary criteria for consideration is the following:

- Dedicated and experienced management
- Past performance
- Current economic viability of the business
- Competitive advantages

## Alaska Program Status

Alaska Growth Capital provides financing for all business needs, including construction lending, lines of credit, permanent working capital, equipment, and leasehold improvements. We also participate in the SBA, USDA and BIA loan guarantee programs. We can also provide commercial real estate loans with term up to 20 years by working through an affiliated institution.

Loans range from \$100,000 to \$1,000,000 and more, and normally have terms from three to fifteen years. Interest rates depend on the risk level of the business and each financing package is customized to meet the needs of the businesses.

## Contact

Jason C. Evans, Finance Officer  
Alaska Growth Capital  
2121 Abbott Road, Suite 101  
Anchorage, AK 99507  
Phone: (907) 349-4904 or (888) 315-4904  
Fax: (907) 349-4924  
E-Mail: [jevans@alaskagrowth.com](mailto:jevans@alaskagrowth.com)  
Web Site: <http://www.alaskagrowth.com>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 4**

---

# Alaska Inventors and Entrepreneurs Association

## Administrative Agency

Nonprofit (Alaska): Alaska Inventors & Entrepreneurs Association, Inc.

## Program Goals

The mission of the Alaska Inventors & Entrepreneurs Association is to diversify the Alaskan economy through the development of invention and innovation in the state, and serving as a catalyst for the marketing and networking of Alaskan innovation by providing networking and educational opportunities, access to information and business development resources, access to economic opportunities.

## Resource Provided

AIEA provides assistance through the use of education, counseling, networking opportunities and referrals. AIEA also offers nationally acclaimed FastTrac Entrepreneur Training Programs.

## Eligibility

Membership is not required to receive basic services; however, a membership fee entitles access to additional counseling and resources.

## Alaska Program Status

The Alaska Inventors & Entrepreneurs Association, Inc. (AIEA) is a Non-profit 501(3)(c) Alaskan corporation formed in 1988.

AIEA was formed by a group of inventors and business people to promote and develop the inventive and innovative talents of the people of the State of Alaska, to promote and encourage invention and innovation on a statewide basis, and to meet the needs of inventors and innovators through education, promotion and referral. To provide assistance, through the use of education, referral and support, with obtaining financing, objective evaluations, networking opportunities and promotion.

## Comments

FastTrac is a practical and effective business development program designed for start-up or existing businesses. Tuition fees apply. Association membership is not required.

## Contact

Pamela Middaugh, Executive Director  
Alaska Inventors & Entrepreneurs Association  
Fast Trac Alaska  
P.O. Box 241801  
Anchorage, AK 99524  
Phone: (907) 563-4337  
Fax: (907) 563-4334  
E-Mail: [awwwmaanc@alaskalife.net](mailto:awwwmaanc@alaskalife.net)  
Web Site: <http://www.arctic.net/~inventor>



# Alaska InvestNet

## Administrative Agency

Nonprofit (Alaska): Juneau Economic Development Council

## Program Goals

Providing investors and businesses with a convenient, confidential program to compare their compatibility for an investment relationship.

## Resource Provided

A confidential service which matches investors (including individuals, professional venture capital funds, pension funds and corporate investors) and entrepreneurs (including start-ups and expansions) based on a comparison of each parties' stated goals and needs. Both investors and entrepreneurs have the option to register for Alaska-only or nationwide service.

## Eligibility

Businesses must be located in Alaska. Both investors and entrepreneurs must pay an enrollment fee and complete an application questionnaire.

## Alaska Program Status

Alaska InvestNet performs an individualized search for opportunities for each investor and entrepreneur. Confidentiality is strictly preserved. Registration periods for investors are one year and for entrepreneurs, six months.

## Comments

Note: Contact information for all parties is kept confidential through the initial matching process or until both parties indicate a desire to be in touch. Alaska InvestNet neither evaluates nor endorses the merits of investment opportunities presented through its services. InvestNet acts solely as an information service for entrepreneurs and investors and is neither an investment advisor nor a broker-dealer of securities.

## Contact

Deborah Marshall, Director  
Alaska InvestNet  
612 W. Willoughby Ave, Ste A  
Juneau, AK 99801-1732  
Phone: (907) 463-3662 or (888) 393-3662  
Fax: (907) 463-3929  
E-Mail: [dmarshall@jedc.org](mailto:dmarshall@jedc.org)  
Web Site: <http://www.alaskainvestnet.org>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

# Alaska Minority Business Development Center

## Administrative Agency

Nonprofit (Alaska): Tanana Chiefs Conference, Inc. and U.S. Department of Commerce, Minority Business Development Agency

## Program Goals

The Alaska Minority Business Development Center is dedicated to assisting minorities develop or expand their business through one-on-one counseling. Services provided include technical and management assistance in most areas of business (e.g. marketing, financial planning, feasibility analysis, accounting, business plans, loan proposals and strategy formation). In addition, the Center will identify, develop and leverage procurement contracting opportunities for their clients.

## **Page 6**

---

## Resource Provided

The staff at the Alaska Minority Business Development Center is available to assist clients with the following

- Developing Business Plans
- Preparing Loan Proposals
- Procurement Contracting/8(a) and DBE Certifications
- Marketing
- Financial Planning/Credit Consulting
- Accounting Procedures
- Grant Writing
- General Management and Technical Assistance

## Eligibility

The services of the Alaska Minority Business Development Center are available to all ethnic minority entrepreneurs who operate or plan to operate their business in Alaska. Clients are required to pay a nominal hourly fee for services, depending on the gross receipts of the business. Initial consultations are free.

## Contact

Lloyd Allen, Program Director  
Alaska Minority Business Development Center  
Tanana Chiefs Conference, Inc.  
122 First Avenue, Suite 600  
Fairbanks, AK 99701-4897  
Phone: (907) 452-8251 ext. 3277 or Statewide (800) 478-6822 ext. 3277  
Fax: (907) 459-3957  
E-Mail: [llallen@tananachiefs.org](mailto:llallen@tananachiefs.org)

# Alaska Regional Development Organizations (ARDORs)

## Administrative Agency

State Agency: Department of Community and Economic Development (DCED), Division of Community and Business Development (DCBD)

## Program Goals

To enable regional development organizations to address economic development issues and opportunities; to prepare and implement a regional economic development strategy; to provide business development assistance.

## Resource Provided

The State provides matching grants up to \$100,000 per year to designated Alaska Regional Development Organizations (ARDORs). Grant awards are subject to annual legislative appropriation. \$620,000 was appropriated for grants to ARDORs in FY01 resulting in a award of \$44,285 per ARDOR, as well as technical liaison and program development assistance to support ARDOR goals. The ARDORs provide technical assistance, training and information to individuals wanting to start or expand a business in the region. Some ARDORs also operate small business incubators and small business loan programs.

## Eligibility

Applicants eligible for ARDOR designation include nonprofit organizations or nonprofit corporations formed specifically to encourage economic development within a defined region of the state. Applicants eligible for ARDOR assistance are anyone in the region or interested in doing business in the region.

## Comments

For designation as an ARDOR, a region must meet criteria regarding region size and population, board of directors composition, by-laws content, documentation of regional support, program of work and eligible local funding. All matching funds must come from non-state sources. Fourteen ARDORs are now operating statewide.

## Contact

Nelda Warkentin, Program Director  
Division of Community & Business Development  
Department of Community & Economic Development  
550 W. 7th Avenue, Suite 1790  
Anchorage, AK 99501-3510  
Phone: (907) 269-4568  
Fax: (907) 269-4539  
E-Mail: [Nelda\\_Warkentin@dced.state.ak.us](mailto:Nelda_Warkentin@dced.state.ak.us)  
Web Site: <http://www.dced.state.ak.us/econdev/ardor.htm>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 8**

---

# **Alaska Rural Development Council**

## **Administrative Agency**

State Agency: University of Alaska, Anchorage and U.S. Department of Agriculture

## **Program Goals**

To build partnerships among the major rural interests in rural development including the federal government, state government, local government, tribal government and the private sector around projects or issues in rural communities. The U S Department of Agriculture administers the project through a cooperative agreement with the University of Alaska, Anchorage.

## **Resource Provided**

Technical assistance in working with regulatory agencies around development projects, assistance in bringing development barriers to the attention of federal or state agencies and working with diverse groups to find solutions to those barriers. Access to diverse rural interests in putting on forums that address rural issues.

## **Alaska Program Status**

The Alaska Rural Development Council is made up of twenty six seats that include 3 state agencies, 3 federal agencies, 2 financial institutions, 2 educational institutions, 2 ARDORS, 2 Regional Native Corporation, 2 Regional Non-Profits, 2 village corporations, 2 tribes, 2 private businesses, 2 at-large businesses and 2 municipalities. This council is funded 75% by USDA and 25% by non-federal partners.

## **Comments**

The council is part of a national network of councils and where these councils find problems in common, they develop national work teams to work on solutions for all states. The operation of the council is through building working relationships with other partners to find more effective ways to enhance development options agreed to by rural communities.

## **Contact**

Chuck Akers, Executive Director  
Alaska Rural Development Council  
University of Alaska Anchorage  
3211 Providence Drive, BEB #205  
Anchorage, AK 99508-4614  
Phone: (907) 786-4660  
Fax: (907) 786-4662  
E-Mail: [ancja@uaa.alaska.edu](mailto:ancja@uaa.alaska.edu)  
Web Site: <http://ardc.alaska.edu/index.html>

# Alaska Scenic Byways Program

## Administrative Agency

State Agency: Alaska Department of Transportation and Public Facilities,  
Division of Statewide Planning; Federal Agency: Federal Highway  
Administration

## Program Goals

In 1991, Congress established the National Scenic Byways Program under the Intermodal Transportation Efficiency Act (ISTEA) and strengthened it with the passage of the Transportation Equity Act for the 21st Century, known as TEA-21. Scenic byways are roads that highlight the special scenic, natural, historic, archeological, recreational and cultural features of an area. The National Scenic Byways Program is a voluntary program to protect and promote America's scenic roads. For any highway corridor that is designated as a State Scenic Byway, you may apply for planning and implementation grants under the National Scenic Byways Program.

## Resource Provided

Scenic Byway Grants can be used for developing corridor management plans, safety improvements, byway facilities that interpret or enhance the intrinsic qualities of the scenic byway, access to recreation (including water recreation), resource protection, interpretive information and marketing.

## Eligibility

Anyone may apply for the grants, which must be associated with a state or nationally designated scenic byway.

## Alaska Program Status

Grant applications are accepted on an annual basis. Check the National Scenic Byways website for criteria and other details. Applications are submitted online via the National Scenic Byways website at [www.byways.org](http://www.byways.org). A hard copy with attachments must also be submitted.

## Contact

Diane Regan, Scenic Byways Coordinator  
Alaska Department of Transportation and Public Facilities  
Division of Statewide Planning  
3132 Channel Drive  
Juneau, AK 99801  
Phone: (907) 465-4070  
Fax: (907) 465-6984  
E-Mail: [scenic\\_byways@dot.state.ak.us](mailto:scenic_byways@dot.state.ak.us)  
Web Site: <http://www.byways.org>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 10**

---

# **Alaska State Office of Tourism**

## **Tourism Planning and Technical Assistance Program**

### **Administrative Agency**

State Agency: Department of Community and Economic Development (DCED), Division of Division of Community and Business Development

### **Program Goals**

The office of Tourism in the Division of Division of Community and Business Development provides technical and planning assistance to communities, businesses and individuals relating to development of community infrastructure, visitor attractions and other tourism product development.

### **Resource Provided**

The Office can provide research data, community planning assistance, and business development assistance. The Office also provides various other services to assist developing tourism businesses (translations, slide images and brochure review to name a few).

### **Comments**

The Office is currently writing a community tourism development guidebook to facilitate the planning process in communities. The expected publication date is late Summer 2001. A training program to be used in conjunction with the guidebook is also being developed.

### **Contact**

Caryl McConkie, Development Specialist  
Division of Community and Business Development  
Department of Community and Economic Development  
P.O. Box 110809  
Juneau, AK 99811  
Phone: (907) 465-2012  
Fax: (907) 465-3767  
E-Mail: [caryl\\_mcconkie@dced.state.ak.us](mailto:caryl_mcconkie@dced.state.ak.us)  
Web Site: <http://www.dced.state.ak.us/econdev/tourismbusiness.htm>

Aneta Synan, Tourism Land Use Planner  
Department of Community and Economic Development  
P.O. Box 110809  
Juneau, AK 99811  
Phone: (907) 465-3961  
Fax: (907) 465-3767  
E-Mail: [aneta\\_synan@dced.state.ak.us](mailto:aneta_synan@dced.state.ak.us)

Odin Brudie, Tourism Transportation Planner  
Department of Community and Economic Development  
P.O. Box 110809  
Juneau, AK 99811  
Phone: (907) 465-5466  
Fax: (907) 465-3767  
E-Mail: [odin\\_brudie@dced.state.ak.us](mailto:odin_brudie@dced.state.ak.us)

# Business and Export Loan Guarantee Program

## Administrative Agency

State Agency: Department of Community and Economic Development, Alaska Industrial Development and Export Authority (AIDEA)

## Program Goals

To help facilitate the financing of Alaskan small businesses and export of goods and services to foreign countries.

## Resource Provided

The Business and Export Assistance loan guarantee program provides financial institutions up to 80 percent of the loan not to exceed \$1 million. AIDEA's guarantee covers acquisition of real or personal property, refinancing, working capital, and export transactions. This program is targeted to assist businesses located in rural Alaska.

## Eligibility

Financially feasible business projects that are located in Alaska or Alaska businesses exporting goods and services to foreign countries. Alaskan individual residents must hold majority ownership of the Alaska business.

Note: Except for the Development Finance Program, the request for financing assistance must come from the bank.

## Alaska Program Status

The outstanding balance of the AIDEA guaranteed portion of loans as of June 30, 2000 was \$2,319,458.

## Comments

### Guarantee Requirements

To apply to AIDEA for a guarantee, a \$200 non-refundable application is required. AIDEA charges a one-time guarantee fee of 2% on the guaranteed amount. An abbreviated application process is available for new loan guarantees of \$100,000 or less. Loan terms range from one to twenty years depending upon the use of loan proceeds and collateral offered as security for the loan. The maximum interest rate that may be charged by the bank is prime rate plus 2.75%.

## Contact

Jim McMillan, Credit, Deputy Director  
Alaska Industrial Development and Export Authority  
813 W. Northern Lights Blvd.  
Anchorage, AK 99503  
Phone: (907) 269-3000  
Fax: (907) 269-3044  
E-Mail: [jmcmillan@aidea.org](mailto:jmcmillan@aidea.org)  
Web Site: <http://www.aidea.org/programs.htm>  
Toll free in-state only: (888) 300-8534



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 12**

---

# **Business and Industry Loans**

## **Administrative Agency**

Federal Agency: U.S. Department of Agriculture, Rural Development

## **Program Goals**

To assist individuals, corporations, public or private organizations in rural areas to obtain quality loans for business development.

## **Resource Provided**

Loan guarantees of up to 90% of the loan amount. Loans may be up to \$25,000,000.

## **Eligibility**

Applicant may be an individual, profit or nonprofit corporation, cooperative or Alaska Native entity. The project must be in a rural area or city of less than 50,000 population.

## **Alaska Program Status**

The program continues to expand; most commercial lenders in Alaska have used the program. In fiscal year 2000 USDA Rural Development issued commitments to guarantee over \$23 million in commercial loans.

## **Comments**

Loans can be used for financing business construction, conversion, and modernization as well as for equipment, facilities, machinery, supplies and working capital. Projects which create or save jobs have the highest priority. The borrower works with a lender, then the borrower and lender jointly apply for a loan guarantee. There is a one-time loan guarantee fee of 1 or 2%.

## **Contact**

Dean Stewart  
USDA Rural Development  
U.S. Department of Agriculture  
800 W. Evergreen, Suite 201  
Palmer, AK 99645  
Phone: (907) 761-7722  
Fax: (907) 761-7783  
E-Mail: [dstewart@rdmail.rural.usda.gov](mailto:dstewart@rdmail.rural.usda.gov)  
Web Site: <http://www.rurdev.usda.gov>



# **First Alaskans Foundation**

## **Community Planning & Development Program**

### **Administrative Agency**

Nonprofit (Alaska): First Alaskans Foundation

### **Program Goals**

The program, funded through the Denali Commission, promotes community development, economic development and statewide visioning activities.

### **Resource Provided**

There are six grants available, funded at \$50,000 each, for community development projects for encouraging community governance as the basis for future planning and development. Six more grants will be awarded for community economic development projects, funded at \$50,000 each to re-institute community planning to maximize sustainable economic development (these may be used to prepare CEDS, formerly known as OEDPs). One \$100,000 grant is available for statewide visioning activities.

There are two regional infrastructure planning grants, funded at \$125,000 each, and ten infrastructure construction grants funded at \$25,000 each

### **Eligibility**

The eligibility for the program varies, depending on the grant category, but includes tribal councils, first and second-class cities, statewide organizations (for the visioning grant), boroughs, regional Native non-profit organizations, ARDORs, CDQs, and village or regional cooperatives.

### **Alaska Program Status**

Applications for community, economic and statewide visioning grants have a deadline of March 2, 2001. The deadline for regional infrastructure and construction grants is March 16, 2001.

### **Contact**

Carrie Irwin Brown, Vice President  
First Alaskans Foundation  
1577 C Street, Suite 320  
Anchorage, AK 99501  
Phone: (907) 263-9887  
Fax: (907) 263-9890  
E-Mail: [carrie@firstalaskans.org](mailto:carrie@firstalaskans.org)  
Web Site: <http://www.firstalaskans.org/>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 14**

---

# **First Nations Development Institute**

## **Administrative Agency**

Nonprofit (National): First Nations Development Institute (FNDI)

## **Program Goals**

To aid tribes (including ANCSA communities) to acquire skills to compete in the private sector, and thereby increase their economic capacity and independence.

## **Resource Provided**

The Eagle Staff Fund provides training, technical assistance and grants in economic development. Other programs include a loan fund (for Native owned banks, credit unions and loan funds), policy department, and a research department.

## **Eligibility**

Reservation-based tribal communities and ANCSA Native Villages.

## **Alaska Program Status**

First Nations has also funded the Loudon Tribal Council/Yukaana Development Corporation, to implement its environmental stewardship program. The tribal corporation will develop employment opportunities while cleaning up toxic waste, which has contaminated the Yukon watershed since 1945. FNDI is working with the Council of Athabascan Tribal Governments to develop a subsistence-based natural resource management program.

## **Comments**

FNDI operates entirely on foundation funding, on a per-project basis. They have made 164 grants to over 124 tribes and Native non-profits for community-based, culturally appropriate economic development efforts. Average annual grant making is \$1 million. Grants range from \$1,500 to \$300,000.

## **Contact**

Jeff Jeffers, Director of Grant Making  
First Nations Development Institute  
11917 Main Street  
Fredericksburg, VA 22408  
Phone: (540) 371-5615  
Fax: (540) 371-3505  
E-Mail: [jjeffers@firstnations.org](mailto:jjeffers@firstnations.org)  
Web Site: <http://www.firstnations.org>

# Historic Preservation Grants-In-Aid

## Administrative Agency

State Agency: Department of Natural Resources (DNR), Division of Parks and Outdoor Recreation (DPOR), Office of History and Archaeology (OHA) and U.S. Department of Interior (DOI), National Park Service (NPS)

## Program Goals

To provide matching grants for the survey and inventory of historic properties, historic preservation planning, and for restoration of historic properties.

## Resource Provided

Project grants. 40% local or private match.

## Eligibility

Local governments and public and private entities may apply to the state for these federal funds. Local governments must be certified under the NPS Certified Local Government Program.

## Alaska Program Status

Fiscal year 2001 funding is anticipated to be somewhere in the \$100,000 range. Grant funds will be available for certified local governments only.

## Comments

DNR provides notification of program availability through its OHA quarterly newsletter, Heritage and direct correspondence to certified local governments. Identification as an historic place can qualify commercial properties for a 20% federal tax credit for rehabilitation costs. Contact OHA for information on the programs.

## Contact

Judy Bittner, State Historic Preservation Officer  
Division of Parks & Outdoor Recreation  
Department of Natural Resources  
550 W. 7th Ave., Suite 1310  
Anchorage, AK 99501-3565  
Phone: (907) 269-8721  
Fax: (907) 269-8908  
E-Mail: oha@alaska.net  
Web Site: [http://www.dnr.state.ak.us/parks/oha\\_web/shpo.htm](http://www.dnr.state.ak.us/parks/oha_web/shpo.htm)



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 16**

---

# Indian Arts and Crafts Development

## Administrative Agency

Federal Agency: U.S. Department of the Interior (DOI), Indian Arts and Crafts Board

## Program Goals

To promote the economic development of American Indians and Alaska Natives through their creative work and expansion of the market for the products of Native American art and craftsmanship, and increase their participation and control in the Native American fine arts and handicrafts business.

## Resource Provided

Advisory service and counseling.

## Eligibility

Enrolled members of federally-recognized American Indian tribes and Alaska Native Villages.

## Alaska Program Status

This service agency is based in Washington, DC, serves as a clearinghouse for information on Native American arts, crafts, and cultural programs, and responds to specific requests for assistance. The agency has worked with the Institute of Alaska Native Arts (Fairbanks), Kawerak, Inc. (Nome), St. Lawrence Island Original Ivory Cooperative Ltd. (Gambell), CIRI Foundation (Anchorage), Kodiak Area Native Association, as well as other Alaska Native cultural programs and individual crafts people.

## Comments

This program provides a wide range of expert advice regarding the development and maintenance of American Indian and Alaska Native arts and crafts, with a strong emphasis on economic development. Among other activities, they publish a national directory of American Indian and Alaska Native owned and operated arts and crafts businesses, which provides a nationwide marketplace for Native American arts. They also conduct a museum exhibition program featuring the work of Native American artists and artisans, publish a list of Native American arts and crafts marketing events, and oversee the Indian Arts and Crafts Act of 1990, PL 101-644.

## Contact

Meridith Z. Stanton  
Indian Arts and Crafts Board  
U.S. Department of the Interior  
1849 C Street, NW, MS 4004-MIB  
Washington, DC 20240  
Phone: (202) 208-3773  
Fax: (202) 208-5196  
E-Mail: [iacb@os.doi.gov](mailto:iacb@os.doi.gov)  
Web Site: <http://www.iacb.doi.gov>

# Intermediary Relending Program

## Administrative Agency

Federal Agency: U.S. Department of Agriculture, Rural Development

## Program Goals

Program purpose is to alleviate poverty and increase economic activity and employment in rural communities through financing targeted primarily toward smaller and emerging businesses.

## Resource Provided

Loans are made to intermediaries that establish programs for the purpose of providing loans to ultimate recipients for business facilities and community development in rural areas. Intermediaries may receive up to \$2 million at one percent interest for a 30 year term. Intermediaries may then lend up to \$250,000, but not to exceed 75% of a project, to individual borrowers.

## Eligibility

The intermediaries must be private non-profit corporations, public agencies, Indian groups, or cooperatives.

## Comments

Active intermediaries in Alaska are: Alaska Village Initiatives, Tanana Chiefs Conference, Juneau Economic Development Council and Association of Village Council Presidents.

## Contact

Dean Stewart  
USDA Rural Development  
U.S. Department of Agriculture  
800 W. Evergreen, Suite 201  
Palmer, AK 99645  
Phone: (907) 761-7722  
Fax: (907) 761-7783  
E-Mail: [dstewart@rdmail.rural.usda.gov](mailto:dstewart@rdmail.rural.usda.gov)  
Web Site: <http://www.rurdev.usda.gov>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 18**

---

# **Loan Assumption Programs**

## **Administrative Agency**

State Agency: Alaska Division of Investments (ADI), Department of Community and Economic Development (DCED)

## **Program Goals**

To assist purchasers in the assumption of a loan of any of the following types

- Alternative Energy
- Child Care Facilities
- Commercial Fishing
- Historical District
- Mining
- Residential Energy Conservation
- Small Business
- Veterans (single or multiple family dwelling loan or small business loan)

## **Resource Provided**

Assumption of an existing loan at existing terms, when it is determined to be in the best interest of the State.

## **Eligibility**

Applicants must establish good character, demonstrate a capacity for financial responsibility, establish the ability to provide sufficient collateral and have knowledge of Alaska economic conditions. Other factors to be considered are the business potential for growth, the ability to repay the loan, and the potential to create more jobs and provide additional services to the community. If an existing loan is secured by a building which was built, purchased or refinanced under the State's Small Business Loan Program (AS 45.95.010-080), that building must be at least 50% occupied by the prospective applicant. Individual applicants must be Alaska residents and be 18 years old or older.

Corporations, partnerships, limited partnerships or any other association of applicants must be 100% owned by residents of Alaska.

## **Contact**

Kelly Sharp, Lending Branch Manager  
Alaska Division of Investments  
Department of Community & Economic Development  
3032 Vintage Blvd.  
P O Box 34159-99803  
Juneau, AK 99801  
Phone: (907) 465-2510 or (800) 478-LOAN  
Fax: (907) 465-2103  
E-Mail: [investments@dced.state.ak.us](mailto:investments@dced.state.ak.us)  
Web Site: <http://www.dced.state.ak.us/investments>

# Loan Participation Program

## Administrative Agency

State Agency: Department of Community and Economic Development, Alaska Industrial Development and Export Authority (AIDEA)

## Program Goals

To provide financing assistance to business projects in Alaska. The goal is achieved by purchasing participation in loans originated by financial institutions for the financing of taxable facilities, such as retail stores, hotels, office buildings, plants and equipment, and specific tax-exempt project facilities.

## Resource Provided

AIDEA can purchase up to 80% of the loan or up to \$10,000,000 (whichever is less) from the financial institution originating the loan. The total loan amount cannot exceed 75% of the value of the collateral offered as security for the loan.

## Eligibility

Financially feasible business projects located in Alaska.

## Alaska Program Status

AIDEA had approximately \$237.7 million outstanding in loans as of June 30, 2000. In FY 2000, AIDEA provided funds for \$30.6 million in loan participations.

## Comments

Borrowers apply at a financial institution for a loan. The bank, after approval of the loan, applies to AIDEA for participation in the loan. The application to AIDEA must be accompanied by a \$1,000 non-refundable application fee, which is credited toward the commitment fee if the loan participation is approved and accepted. Other fees include a 1% commitment fee on AIDEA's portion of the loan and 0.5% funding fee. Terms can be made up to 15 years for personal property or 25 years for real property, not to exceed 75% of the remaining economic life of the collateral. Both fixed and variable interest rates are available.

## Contact

Jim McMillan, Deputy Director, Credit  
Alaska Industrial Development and Export Authority  
813 W. Northern Lights Blvd.  
Anchorage, AK 99503  
Phone: (907) 269-3000  
Fax: (907) 269-3044  
E-Mail: [jmcmillan@aidea.org](mailto:jmcmillan@aidea.org)  
Web Site: <http://www.aidea.org/programs.htm>  
Toll free in-state only: (888) 300-8534



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 20**

---

# **Mini-Grants Assistance Program**

## **Administrative Agency**

State Agency: Department of Community and Economic Development (DCED), Forest Service (USFS) and Denali Commission

## **Program Goals**

To fund projects that support business or community development projects, including projects using natural resources. Focus of Economic Development projects.

## **Resource Provided**

Competitive grants. Mini-Grant program funding is a combination of the USDA Forest Service Community Assistance Program and Denali Commission funds, appropriated for the program. Maximum \$30,000 per community per fiscal year. Funding level during FY 01 was approximately \$620,000.

## **Eligibility**

Eligible applicants include municipalities, Native village councils, and non-profit organizations applying on behalf of a community which has a population of 10,000 or less. Community consensus for proposed projects is a key element in funding consideration.

## **Alaska Program Status**

Applications are distributed annually, usually in the spring.

## **Contact**

Jo Cooper, Program Manager  
Division of Community & Business Development  
Department of Community & Economic Development  
209 Forty Mile Ave  
Fairbanks, AK 99701-3100  
Phone: (907) 452-4468  
Fax: (907) 451-7251  
E-Mail: [jo\\_cooper@dc.ed.state.ak.us](mailto:jo_cooper@dc.ed.state.ak.us)  
Web Site: [http://www.dced.state.ak.us/mra/GRT/MRAD\\_rda.htm](http://www.dced.state.ak.us/mra/GRT/MRAD_rda.htm)



# Outdoor Recreation, Land and Water Conservation Fund Grants

## Administrative Agency

State Agency: Department of Natural Resources (DNR), Division of Parks and Outdoor Recreation (DPOR) and U.S. Department of Interior, National Park Service (NPS)

## Program Goals

To provide financial assistance to states and political subdivisions for the preparation of statewide recreation plans and acquisition and development of outdoor recreation areas and facilities.

## Resource Provided

Project Grants. 50% State or political subdivision match.

## Eligibility

State only is eligible for statewide planning money (requires the existence of a State Plan and State Liaison Officer). For acquisition and development money, the State, cities and Alaska Native village governmental entities are eligible.

## Alaska Program Status

DNR manages the State program. No funding was received for FY 99.

## Comments

50% local match is required. DNR provides notification of program availability. Use of this resource should be considered in the process of developing local or regional economic development plans that include recreation elements.

## Contact

Jim L. Price  
Division of Parks & Outdoor Recreation  
Department of Natural Resources  
3601 C Street #1200  
Anchorage, AK 99503-5921  
Phone: (907) 269-8703  
Fax: (907) 269-8907  
Web Site: <http://www.dnr.state.ak.us/parks/grants/index.htm>  
State Liaison Officer: Jim Stratton, Phone: (907) 269-8700



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 22**

---

# Private Lands Wildlife Management

## Administrative Agency

Nonprofit (Alaska): Alaska Village Initiatives, Inc.

## Program Goals

Village Wildlife Conservation Cooperative (VWCC) promotes the enhancement, conservation, and sustainable use of Alaska's private land wildlife resources for the benefit of our members, our associate members, and our state.

## Resource Provided

Examples of services provided include: assistance in business start-ups, help understanding the government regulations impacting their business, links with wildlife management experts, marketing to big game hunters worldwide, and bulk buying discounts. In addition, the VWCC provides education on the benefits of Private Land Wildlife Management to village members, local governments, big game guides, state and federal agencies, urban residents, and the subsistence and trophy hunters.

## Eligibility

Participation is open to any Corporation formed under the Alaska Native Claims Settlement Act or IRA Council, individual landowners, business, and organizations owning interest in a minimum land holding of 5,000 contiguous acres in Alaska, designated as Wildlife Habitat.

## Alaska Program Status

In progress.

## Contact

Thomas Harris, President CEO  
Alaska Village Initiatives  
1577 C Street, Suite 304  
Anchorage, AK 99501  
Phone: (907) 274-5400 or (800) -478-2332  
Fax: (907) 263-9971  
E-Mail: [avi@akvillage.com](mailto:avi@akvillage.com)  
Web Site: <http://www.akvillage.com/>

# Recreational Trails Grant Program

## Administrative Agency

State Agency: Alaska Department of Natural Resources; Division of Parks and Outdoor Recreation

## Program Goals

The Recreational Trails Grant Program is available for trail development, trail maintenance, environmental protection or safety education programs relating to trail use.

## Resource Provided

This program offers 80/20 federal matching funds. Applicants are allowed to request up to a maximum of \$30,000 per application.

## Eligibility

Municipalities, public agencies, businesses, or organizations are eligible.

## Comments

Applications will be available on the listed Web site between July 15 and October 15.

## Contact

Ron Crenshaw  
Alaska State Parks  
Recreational Trails Grant Program  
550 W 7th Ave, Suite 1380  
Anchorage, AK 99501-3561  
Phone: (907) 269-8704  
Fax: (907) 269-8907  
E-Mail: [Ron\\_Crenshaw@dnr.state.ak.us](mailto:Ron_Crenshaw@dnr.state.ak.us)  
Web Site: <http://www.dnr.state.ak.us/parks/grants/trails.htm>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 24**

---

# Resource Conservation and Development

## Administrative Agency

Federal Agency: U.S. Department of Agriculture, Natural Resources Conservation Service (NRCS)

## Program Goals

To help people conserve, develop and use natural resources. RC&D is concerned with economic benefits and social well being of all the people and is primarily aimed at expanding economic opportunities in an area or bettering a community, particularly with regards to natural resource conservation.

## Resource Provided

The Resource Conservation and Development (RC&D) concept focuses on fostering ideas initiated at the grass roots level, building from local initiative and leadership. An incorporated, non-profit RC&D Council comprised of representatives of local organizations designated as RC&D sponsors will develop overall goals and objectives for a given RC&D area, and may address key resource areas and concerns. Organizations or individuals with project ideas may present them to an RC&D sponsor. The RC&D Council will assist projects it deems appropriate by identifying and coordinating local, state and federal programs of technical and financial assistance to successfully carry them out. There is flexibility to adapt to and take advantage of local conditions.

## Eligibility

Owners and operators of private enterprises, groups, local governments, Alaska Native tribes.

## Alaska Program Status

The Mat-Su RC&D, headquartered at Wasilla, was established in 1990. Four RC&D areas were established in 1994: Interior Rivers RC&D, Yukon Flats RC&D, Kenai Peninsula RC&D, and Southeast Conference RC&D. Applications have been received from the Copper Valley Economic Development Council, Lower Kuskokwim Economic Development Council, Lower Yukon Economic Development Council, Bering Straits Economic Development Council and Northwest Arctic Borough Development Council.

## Contact

Chuck Bell, State Conservationist  
Alaska State NRCS Office  
U.S. Department of Agriculture  
800 W. Evergreen, Suite 100  
Palmer, AK 99645  
Phone: (907) 761-7780  
Fax: (907) 761-7790  
E-Mail: [cbell@ak.nrcs.usda.gov](mailto:cbell@ak.nrcs.usda.gov)  
Web Site: <http://www.ak.nrcs.usda.gov>

# Revolving Loan Fund, AVCP

## Administrative Agency

Nonprofit (Alaska): Association of Village Council Presidents (AVCP)

## Program Goals

To promote economic development in the AVCP region (Bethel/Calista) by providing loans to low and moderate income residents, village corporations, and local community governments to increase rural participation in local business enterprises.

## Resource Provided

Loans. Business loan maximum is \$200,000, fisherman loan maximum is \$20,000. 25% down payment required. Eight percent interest rate.

## Eligibility

Eligible projects include:

- Acquisition of land, buildings, machinery, equipment and facilities,
- Construction, expansion, repair and modernization of buildings, machinery, equipment and facilities
- Business acquisitions which enhance income employment and/or ownership opportunities for low-income rural residents
- Purchase of supplies and inventories
- Expenses and professional services required to carry out a project financed by AVCP
- Training expenses directly related to a project or business financed by AVCP
- Boat, motor, gear, and repair expenses for commercial fishermen who reside and fish within the AVCP region
- Refinancing of an existing debt under certain circumstances
- Projects which include hotels, motels, tourist homes or convention centers
- Pollution control and abatement

## Alaska Program Status

Loan requests are reviewed by the loan committee and approved by USDA.

## Comments

Applicants should have a business plan.

## Contact

Larry Kalistook, Community Development Specialist  
AVCP, Inc.  
Credit & Finance  
P. O. Box 219  
Bethel, AK 99559  
Phone: (907) 543-3521 or (800) 478-3521  
Fax: (907) 543-7379  
Web Site: <http://www.avcp.org>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 26**

---

# Rural Business Enterprise Grants

## **Administrative Agency**

Federal Agency: U.S. Department of Agriculture, Rural Development

## **Program Goals**

To provide grants to support the development of small and emerging private business enterprises in rural areas.

## **Resource Provided**

Grants to public bodies, federally recognized Native and private non-profit corporations serving rural areas. Grants may be used for the following purposes:

- Acquisition and development of land;
- Construction, conversion, enlargement and repairs of buildings, equipment, streets, and pollution control and abatement facilities;
- Start-up operating cost and working capital;
- Technical assistance for proposed grantee projects;
- Reasonable professional fees and charges;
- To establish a revolving fund which can be used to provide financial assistance to third party recipients.

## **Eligibility**

Public entities, such as cities, boroughs, federally recognized Alaska Native Village entities and private nonprofit corporations. The project must be located in a rural area or city of less than 50,000 population.

## **Comments**

Applications are prioritized for funding. Projects with the highest priority are selected for funding. FY 2000 allocation for this program was 61,000. Additional funds are available from National Office Reserve. Competition for project funding is tight with more than \$10 in applications for each available \$1 in grant funds. There are three funding cycles each year, typically in December, February and July. Grants must show how small business development or expansion is likely to occur as a result of the grant, and cannot be passed through to private business.

## **Program Contact**

Dean Stewart  
USDA Rural Development  
U.S. Department of Agriculture  
800 W. Evergreen, Suite 201  
Palmer, AK 99645  
Phone: (907)761-7722  
Fax: (907) 761-7783  
E-mail: [dstewart@rdmail.rural.usda.gov](mailto:dstewart@rdmail.rural.usda.gov)  
Web site: <http://www.rurdev.usda.gov>

# Rural Development Initiative Fund

## **Administrative Agency**

State Agency: Department of Community and Economic Development;  
Division of Investments

## **Program Goals**

To provide loans for working capital, equipment, construction or other commercial purposes.

## **Resource Provided**

Loans. Maximum loan amount is \$100,000 to a person, or up to \$200,000 to two or more persons. Interest rate is fixed at time of loan approval, 1% below the prime rate, not to be less than 6%. Maximum loan term is 25 years. The term will be based on the collateral offered, the useful life of the asset being purchased, the size of the loan and the needs of the applicant.

## **Eligibility**

Businesses must be located in a community with a population of 5,000 or less. Loans must result in the creation of new jobs, or the retention of existing jobs in the eligible community. A reasonable amount of non-state funding must be included as a part of the total project cost.

## **Comments**

There is a \$100 application fee. A 1% origination fee is due at closing. All expenses incurred by the department in processing the application must be paid by the applicant. Expenses may include the cost of title insurance, recording fees, appraisals, travel or other direct costs.

Loan funds generally may not be used to reimburse costs incurred more than six months prior to submitting an application. The funds generally may not be used to refinance long-term debt. A person who has an existing loan under this program, may not be granted another loan until the original loan has been repaid. Loans must be secured by adequate collateral, such as a mortgage or other security instrument, real property, or other tangible assets.

## **Contact**

Kelly Sharp, Lending Branch Manager  
Alaska Division of Investments  
Department of Community & Economic Development  
3032 Vintage Blvd.  
P O Box 34159-99803  
Juneau, AK 99801  
Phone: (907) 465-2510 or (800) 478-LOAN  
Fax: (907) 465-2103  
E-Mail: [investments@dc.ed.state.ak.us](mailto:investments@dc.ed.state.ak.us)  
Web Site: <http://www.dced.state.ak.us/investments>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 28**

---

# Rural Economic Development Loan Program

## Administrative Agency

Federal Agency: U.S. Department of Agriculture, Rural Development

## Program Goals

Provides zero interest loans to rural electric or telephone cooperatives for pass-through to projects that promote rural economic development and job creation.

## Resource Provided

Loans up to \$450,000, ten-year repayment to the eligible cooperative who re-lends the funds to a local entity to promote financially viable projects. The ultimate borrower can be a for-profit private business.

## Eligibility

Cooperatives who are current or former borrowers of the Rural Utility Service. (Old Rural Electrification Administration)

## Alaska Program Status

Applications compete for funding on a national basis each quarter.

## Comments

Eligible projects include business expansion and start-up, community development, business incubator projects, etc.

## Contact

Dean Stewart  
USDA Rural Development  
U.S. Department of Agriculture  
800 W. Evergreen, Suite 201  
Palmer, AK 99645  
Phone: (907) 761-7722  
Fax: (907) 761-7783  
E-Mail: [dstewart@rdmail.rural.usda.gov](mailto:dstewart@rdmail.rural.usda.gov)  
Web Site: <http://www.rurdev.usda.gov>



# Small Business Development Assistance to Small Businesses

## Service Corps of Retired Executives (SCORE)

### Administrative Agency

Federal Agency: U.S. Small Business Administration (SBA)

### Program Goals

To help prospective and present business persons improve skills to manage and operate a business. To provide debt capital to new and existing small businesses.

### Resource Provided

Advisory services such as the Service Corps of Retired Executives (SCORE), SBA videos and publications addressing financial management, marketing, personnel management, products, ideas and inventions; and the University of Alaska Small Business Development Center (UASBDC), which provides counselors for free one-on-one business counseling, business training workshops, and a small business learning center that provides books, videotapes, microcomputers and business software for hands-on learning.

### Eligibility

Assistance may be provided to existing and potential small business persons. A small business is one that is independently owned and operated and not dominant in its field.

### Alaska Program Status

A District SBA office is located in Anchorage. There is a SCORE counselor available daily, as well as SBA staff to answer inquiries and make referrals.

### Comments

The SBA provides other special programs such as International Trade, Women's Business Ownership, and Small Business Innovation Research (SBIR).

### Contact

Ron Veltkamp  
Economic Development Division  
Anchorage Office  
U.S. Small Business Administration  
222 W. 8th Ave., #67  
Anchorage, AK 99513-7559  
Phone: (907) 271-4838 or (800) 755-7034  
Fax: (907) 271-4545  
Web Site: <http://www.score.org>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 30**

---

# **SBA Minority Enterprise Development**

## **Business Procurement Assistance, 8(a) Program**

### **Administrative Agency**

Federal Agency: U.S. Small Business Administration (SBA)

### **Program Goals**

To promote the business development of small business concerns owned and controlled by socially and economically disadvantaged individuals so they can compete on an equal basis in the American economy; and promote their competitive viability in the marketplace by providing such available contract, financial, technical, and management assistance as may be necessary.

### **Resource Provided**

SBA monitors all federal government contracts to assure that a percentage of contract work goes to small businesses designated as "8(a)" businesses. SBA also provides business management services to assist these 8(a) business concerns in their development.

### **Eligibility**

Principal factor in eligibility is control of the small business's management and daily operations by an individual(s) who is socially and economically disadvantaged. Businesses must be approved for program participation prior to receipt of an 8(a) contract.

### **Alaska Program Status**

The Anchorage SBA Office maintains a list of approved 8(a) businesses (construction, professional and nonprofessional services and manufacturing). SBA receives contracts for services from other federal agencies and then subcontracts these services out to qualified 8(a) firms.

### **Comments**

This program experiences great demand. 8(a) contract opportunities are used as a resource in the development of the applicant's business, but are not guaranteed. A related SBA program provides for business management services to 8a businesses. A separate SBA program monitors all federal contracts to assure that a predetermined percentage is awarded to small businesses.

### **Contact**

Susan Roggenkamp, Assistant District Director  
Small Business Administration  
222 W. 8th Avenue, # 67  
Anchorage, AK 99513-7559  
Phone: (907) 271-4536 or (800) 755-7034  
Fax: (202) 481-5711  
E-Mail: [susan.roggenkamp@sba.gov](mailto:susan.roggenkamp@sba.gov)  
Web Site: <http://www.sba.gov/ak/medak.html>

# Small Business Development Centers

## Administrative Agency

State Agency: University of Alaska and U.S. Small Business Administration (SBA)

## Program Goals

The SBDC offers free business counseling by professional staff consultants, volunteers and college faculty. The SBDC also offers business training through workshops, seminars and conferences on marketing, loan proposals, record keeping, business plans and other business-related areas. In addition, the SBDC maintains a business library stocked with books, periodicals, videotapes, computers and business software for use by small business owners.

Additional programs designed to promote the growth and development of small business offered through the SBDC network include the Procurement Technical Assistance Center (PTAC) which provides assistance with government contracting, and Buy Alaska, which works to promote in-state purchase of goods and services via the Buyer-Seller Network and the Alaska Technology Transfer Assistance Center.

## Eligibility

Counseling is free, confidential and available to all Alaskans. A small fee may be charged for workshops, seminars and conferences. Small business persons are encouraged to avail themselves of the services.

## Contacts

Jan Fredericks, State Director  
Alaska SBDC - (statewide office)  
430 West 7th Avenue, Suite 110  
Anchorage, AK 99501-3550  
Phone: (907) 274-7232 or  
(800) 478-7232  
Fax: (907) 274-9524  
E-Mail: [anja@uaa.alaska.edu](mailto:anja@uaa.alaska.edu)  
Web Site: <http://www.aksbdc.org/>

Jackie Stewart, Director  
Juneau SBDC  
3100 Channel Drive #306  
Juneau Empie Building  
Juneau, AK 99801  
Phone: 463-3789  
Fax: 463-3489  
E-Mail: [anjas3@uaa.alaska.edu](mailto:anjas3@uaa.alaska.edu)

Mark Gregory, Director  
Kenai Peninsula SBDC  
43335 Kalifornsky Beach RD., Ste. 16  
Kenai, AK 99669  
Phone: (907) 262-7497  
Fax: (907) 262-6762  
E-Mail: [inmeg@uaa.alaska.edu](mailto:inmeg@uaa.alaska.edu)

Brian Johnson, Director  
Ketchikan SBDC  
306 Main Street, Suite 325  
Ketchikan, AK 99901  
Phone: (907) 225-1388  
Fax: (907) 225-1385  
E-Mail: [anbcj1@uaa.alaska.edu](mailto:anbcj1@uaa.alaska.edu)

Mat-Su Borough SBDC  
201 Lucille Street, Suite 2A  
Wasilla, AK 99654  
Phone: (907) 373-7232  
Fax: (907) 373-7234

Bill Bear, Rural Director  
Rural Outreach  
430 West 7th Avenue, Suite 110  
Anchorage, AK 99501-3550  
Phone: (907) 274-7232 or  
(800) 478-7232  
Fax: (907) 274-9524  
E-Mail: [anwsb1@uaa.alaska.edu](mailto:anwsb1@uaa.alaska.edu)

Scott Swingle, Director  
University of Alaska Fairbanks SBDC  
613 Cushman, Suite 209  
Fairbanks, AK 99701  
Phone: (907) 456-7232 or  
(800) 478-1701  
Fax: (907) 456-7233  
E-Mail: [aurora.uaf.edu](mailto:aurora.uaf.edu)



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 32**

---

# Small Business Economic Development Revolving Loan Fund

## Administrative Agency

State Agency: Alaska Division of Investments (ADI), Department of Community and Economic Development (DCED)

## Program Goals

To create significant long-term employment and diversify the economy by providing startup and expansion capital for small businesses. Emphasis is placed on projects which promise the greatest long-range positive economic impact on a community.

## Resource Provided

Financing of either industrial or commercial ventures will be considered. The Loan Administration Board will determine interest rates and terms on loans; they can be expected to be at a fixed rate and below the prevailing market rate for loans of similar size, maturity and purpose in the project area. The maximum loan amount is \$300,000, and the minimum \$10,000.

## Eligibility

Applicants will be required to obtain additional private, non-public financing in an amount not less than twice the amount requested under the application. Loans may be made to companies, which are "small businesses" as defined by the U. S. Small Business Administration, and are located within rural areas as defined by the program guidelines.

## Alaska Program Status

The fund is established by statute and funded jointly by the state and U. S. Economic Development Administration. As of December 1998, there were 33 loans valued at \$2.4 million outstanding. In FY 98, seven loans totaling \$816,695.00 were made.

## Comments

In order to be funded, the project must be located in an eligible area (affected by high unemployment, low average income, etc.) as determined by the EDA.

## Contact

Kelly Sharp, Lending Branch Manager  
Alaska Division of Investments  
Department of Community & Economic Development  
3032 Vintage Blvd.  
P O Box 34159-99803  
Juneau, AK 99801  
Phone: (907) 465-2510 or (800) 478-LOAN  
Fax: (907) 465-2103  
E-Mail: [investments@dc.ed.state.ak.us](mailto:investments@dc.ed.state.ak.us)  
Web Site: <http://www.dced.state.ak.us/investments>

# Southeast Alaska Revolving Loan Fund

## Administrative Agency

Nonprofit (Alaska): Juneau Economic Development Council

## Program Goals

The Southeast Alaska Revolving Loan Fund "The RLF" was established to help business owners create and retain quality jobs throughout Southeast Alaska. The RLF provides direct loans to new and expanding businesses that may not qualify for traditional bank financing. The RLF does not compete with banks, nor does it provide venture capital. The RLF can participate in bank loans and/or take a "riskier" part of the debt to help borrowers qualify for a bank loan.

## Resource Provided

The JEDC provides direct loans up to \$350,000 for projects located within the municipal boundaries of Juneau, Wrangell, Sitka, Haines and Thorne Bay under separate revolving loan funds created for each of these communities. The RLF also provides direct loans up to \$150,000 throughout Southeast Alaska, except in Juneau, through its USDA Intermediary Relending program.

## Eligibility

Maximum loan amount determined in part by the number of jobs created or saved. One full time equivalent position is required for each \$30,000 of loan funds. Community-based loan funds require recommendation by the local economic development committee. In Juneau bank participation in loans is required, but the RLF serves as the economic development committee. USDA IRP program borrowers may not have delinquent federal obligations owing. The primary criteria for consideration are dedicated and experienced management; past performance; current economic viability of the business; and clear competitive advantages.

## Comments

The RLF provides financing for most business needs including debt refinancing; purchase of fixed assets, permanent working capital; construction and leasehold improvements. Loans are generally due in less than 5 years and are priced to reflect risk and to encourage businesses to graduate to conventional bank financing as early as possible. Each financing package is customized to meet the needs of the businesses. Technical assistance is available throughout the loan term through the Juneau Economic Development Council, its staff and extensive network of consultants and business contacts.

## Contact

Margaret K. O'Neal, Director  
Southeast Alaska Revolving Loan Fund  
612 West Willoughby Avenue, Suite A  
Juneau, AK 99801  
Phone: (907) 463-3662 or Toll Free: (888) 393-3663  
Fax: (907) 463-3929  
E-Mail: [moneal@jedc.org](mailto:moneal@jedc.org)  
Web Site: <http://www.jedc.org/rlf.htm>



Alaska Division of  
Community and  
Business  
Development



Alaska Division of  
Community and  
Business  
Development

**Page 34**

---

# Village Wildlife Conservation Cooperative

## Administrative Agency

Nonprofit (Alaska): Alaska Village Initiatives, Inc.

## Program Goals

Alaska Village Initiatives Private Lands Wildlife Management (PLWM) program's purpose is to inform, encourage, and support private rural land owner's professional development and implementation of comprehensive wildlife habitat enhancement plans on their lands as a means to increase subsistence resources and develop small recreational hunting, fishing, viewable wildlife, adventure tour guide and hospitality businesses.

## Resource Provided

In addition to providing information and contacts, Alaska Village Initiatives offers a full range of fee-based business planning and consulting services through its Professional Services Group. AVI, through its joint venture with Multiple Use Managers, Inc., of Alaska, will also provide habitat management and planning services and training for hunting and tour guides and hospitality businesses.

## Eligibility

Open

## Alaska Program Status

In progress.

## Contact

Tina Long, Senior Associate  
Professional Services Group  
1577 C Street, Ste. 304  
Anchorage, AK 99501  
Phone: (907) 274-5400 or 800-478-2332  
Fax: (907) 263-9971  
E-Mail: [tlong@akvillage.com](mailto:tlong@akvillage.com)  
Web Site: [www.akvillage.com](http://www.akvillage.com)

For additional copies, please call:  
(907) 465-2012

or access an electronic version on our website at:  
<http://www.dced.state.ak.us/econdev/pub/fundingprograms.pdf>

or write:

**Alaska Division of Community and  
Business Development**  
P.O. Box 110809  
Juneau, Alaska 99811-0809